

# Student health plans

from HTH Worldwide

The leader in health plans and services for study abroad programs and international students in the U.S.

**HTH Worldwide**  
HEALTHY SOLUTIONS FOR THE GLOBAL TRAVELER



Our mission

is to serve the international  
education community

with the best health insurance benefits and services.

At HTH Worldwide we work hard to deliver innovative, world-class service, including state-of-the-art mobile and web-based medical assistance tools and databases. From our careful selection process for doctors and hospitals, to our concierge-level medical assistance and responsive account management, HTH programs meet the highest expectations for quality and service.

# “I have been very impressed with HTH.”



## Why choose HTH?

HTH Worldwide is an innovator and leader in helping students and other world travelers gain access to quality healthcare services all around the globe. HTH combines ongoing research, a contracted global community of physicians and hospitals, advanced Internet and mobile applications, and wide experience in international health insurance to ensure students' health, safety and peace of mind.



## Recognized leader

HTH is a leader in international health insurance and medical assistance services, serving hundreds of thousands of world travelers annually.

## Highest standards of service

Through its commitment to innovation and service, HTH has set new standards for convenient and reliable health plan administration and international assistance services.

## Strength of a U.S. regulated insurer

HTH health plans are underwritten by A-rated insurance companies licensed by state departments of insurance as admitted carriers.



*“HTH has been incredibly helpful with expediting treatment of our student studying in Mexico. They are constantly communicating with me and answer all my questions almost as soon as I send an email. The students have also benefited. With HTH Direct they feel more comfortable seeking treatment since the doctors are screened, and there’s no upfront payment. I have been very impressed with HTH.”*

Stephany  
Study Abroad Advisor



# "...a valued partner.."

*"HTH Worldwide has been a valued partner in providing insurance products for our study abroad students. We have found them very responsive to our needs in terms of program design, claims management and customer service."*

Patricia  
Director, Risk Management & Insurance

## For students abroad, HTH's Global Health and Safety Services mean peace of mind

All HTH study abroad plans are distinguished by unsurpassed global resources and cutting edge technology.

### An Elite International Medical Provider Community

HTH contracts with over 5,000 carefully selected doctors and dentists in almost every country in the world. HTH's rigorous selection criteria mean less than 2% of providers outside the U.S. qualify to participate. Students access care from health professionals, who are English-speaking, Western-trained and have a formal business relationship with HTH.

### Concierge-level Medical Assistance

HTH Worldwide schedules appointments, arranges for payment with our contracted doctors and follows up directly with the students after their visit to make sure all their needs are met.

### Emergency Evacuation and Centers of Excellence

HTH coordinates emergency services with a worldwide network of Physician Advisors as well as air ambulance operators selected for their safety records. Members in need of life-saving medical intervention are treated in Centers of Excellence in the U.S. and around the world.

### mPassport <sup>SM</sup>

HTH's unsurpassed global health resources are designed to promote personal safety by giving students convenient mobile and internet access to:

- Detailed profiles of selected hospitals, clinics, and descriptions of health and security risks for over 1,100 destinations outside the U.S.
- Brand name equivalents for 350 common over-the-counter and prescription drugs in the most frequently visited countries.
- Translation of hundreds of medical terms and phrases into the ten most widely spoken languages.
- News alerts published daily and delivered by email and text messaging.

### Well Prepared Profile

HTH's online Global Health and Safety databases encourage students to plan for their medical needs before embarking on a study abroad program. These personalized web pages address potential health issues and allow HTH to arrange doctor appointments for the student, set up direct pay for the services received and suggest treatment alternatives as necessary.





# “...they worked hard...”

## For international students in the U.S., insurance isn't enough

Our core strength is service. HTH believes that students should pursue their education free from worry about their health and that their advisors should be free from burdensome administrative chores.

- All HTH Worldwide insurance plans include convenient access to HTH's Global Health and Safety Services online and via handheld mobile devices. Students can use HTH's mPassport<sup>SM</sup> service to translate medical terms, phrases and brand-name medications right from their mobile phone. mPassport also helps them find emergency services and qualified doctors all around the world and displays their health plan identification card on their mobile phone.
- Students have access to a nationwide network of over 700,000 preferred providers, including more than 4,000 hospitals.
- HTH maintains a toll-free call center to assist students with everything from routine requests to medical emergencies.
- Students look up plan benefits and the status of a claim at [www.hthstudents.com](http://www.hthstudents.com).
- Foreign student advisors conveniently manage enrollment and billing electronically at [www.hthadvisors.com](http://www.hthadvisors.com).



*“We had a student who had to undergo surgery for appendicitis. She needed to pay a large amount of money before she could be admitted to the hospital. We called HTH Worldwide and they worked hard with the hospital administration so that our student did not have to pay anything out of pocket. HTH not only took care of all the expenses incurred by our student, but they also called us every day to double check on how she was doing. They were great!”*

Kelly  
Marketing and Communications Department

# Choose HTH's competitive, comprehensive plans and services

## Plans for students abroad

- Cashless access to top medical care
- Pre-existing conditions covered
- No deductible
- Emergency medical evacuation
- Political evacuation services

## Plans for international students in the U.S.

- Choice of benefit levels with no or low deductibles
- Dependent coverage available
- Maternity and newborn care
- Optional dental, vision and prescription drug coverage
- Coverage for emergency medical evacuation and repatriation
- Exceeds J-visa requirements

## Convenient tools for Advisors

- Electronic rosters for easy enrollment, tracking and management
- Online access to reports, transactions and plan specific information
- Downloadable claim forms and student ID cards

## Plans for Faculty and Administration

- Supplemental health benefits for international travelers
- Includes all HTH Global Health and Safety Services





## How to get a quote

Call 1.888.243.2358 or email

[customerservice@hthworldwide.com](mailto:customerservice@hthworldwide.com).

SEE INSERTS FOR DETAILED INFORMATION ABOUT OUR PLANS



**HTH Worldwide Insurance Services**  
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Radnor, PA 19087  
USA

**1.877.424.4325**

[hthworldwide.com](http://hthworldwide.com)

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A NAFA Global Advocate

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